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SHARING.

'The market here is out of control'

Metro speaks to tenants who back up the mayor's complaints of price gouging, but landlords say that's not fair

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Entire continent hurt by Ebola fear

The international image of Africa is under siege, with everyone from tourism operators to pro athletes feeling the sting

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EVERYTHING BUTT: THE GIRL

POP SINGER MEGHAN TRAINOR USES THE POWER OF THE BOTTOM TO STAY ON THE TOP OF THE CHARTS

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FLAMES DOWN JETS

The Calgary Flames' Curtis Glencross shoves the Jets' Chris Thorburn into the boards during second-period NHL action in Winnipeg on Sunday. The Flames topped the Jets by a score of 4-1, capping off a six-game road trip in which they went 4-2. Calgary begins a five-game homestand next, starting Tuesday when the team will host the Tampa Bay Lightning. TREVOR HAGAN/THE CANADIAN PRESS

Hunter recounts being 'ambushed' by grizzly bear

Saved father-in-law.
Skeet Podrasky shot bear three times, relative once

Skeet Podrasky watched in horror as the massive grizzly pounced on his father-in-law, pinning him and lunging at his throat.

The pair had been out for a routine hunt the morning of Oct. 12 on the Podrasky family farm near Fernie, B.C.

"We were just looking for an elk that we had shot at the night before," Podrasky recalled Sunday, speaking publicly for the first time since the terrifying encounter. "We were just wandering through the brush and got pretty much ambushed."

As father-in-law Wilf Lloyd attempted to hold the bear back, his thumb even slipping inside the animal's mouth, he

called out to his son-in-law to shoot.

Podrasky had three rounds for his rifle and fired them all, hitting the bear twice. The wounded animal raced back into the bushes and Podrasky rushed to check on his hunting partner.

That's when he spotted the bullet wound in his thigh — the second round had hit Lloyd.

But the horror wasn't over. "I only had three bullets — I was out," Podrasky said. "Then, the bear proceeded to charge again. It came right at us."

"Wilf was able to tell me where his gun was — it had gotten knocked when he got run over. That's how I finished the bear before it came back to get both of us. The bear was definitely going to finish him.... After that, I didn't know what was going to happen. It was surreal."

Lloyd, a Cranbrook-area taxidermist in his mid-50s, was rushed to a Calgary hospital via

How to help

For information on the on-line fundraising campaign for Wilf Lloyd, head to metronews.ca/calgary.

STARS air ambulance and remains there.

He's undergone two surgeries since the attack and doctors are considering amputating the leg that was shot. He suffered claw wounds on his arms and hands, as well.

Still, Podrasky said his father-in-law has kept in good spirits, all things considered.

"He's the kind of person that always wants to make everybody feel happy and comfortable," he said. "He's definitely very grateful to be here and has supported me in the decisions I made. At the time, there were not very many options." JEREMY NOLAIS/METRO

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Calgarians share their stories of rent hikes and real estate

Fair market? Faced with rent hikes of 21 to 31 per cent, some tenants say that there's some 'gouging' going on



ROBSON FLETCHER
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When Cathy Janes heard Mayor Naheed Nenshi admonish some Calgary landlords for price "gouging," it struck a chord.

The mother of two said she works two jobs to support her two sons, who spend half their time with her and half with her ex-husband, as part of a shared-custody arrangement in which she receives no child or spousal support.

She had been paying \$1,300 a month to rent one side of a duplex in Cedarbrae with a master bedroom and two "tiny" bedrooms for her boys, up from \$1,200 the year before, which she figured was a "totally acceptable" increase.

Then she got a call this summer, informing her the rent would rise in November to \$1,700 — an increase of 31 per cent.

Janes said she tried to negotiate but the property management company told her the owner "was not interested" and the reason for raising the rent was simply "because she could."

Despite the "unreasonable" rent hike, Janes opted to sign another year's lease rather than scramble in her limited spare time to find a

new home on short notice.

"Frankly there isn't a lot out there that is any better," she said, adding that she's now considering cancelling her cable, Internet and land-line service to help make up the extra \$400 a month in rent.

Randy Tate, meanwhile, said he got a call from his landlord after a "brief spike" in the price of natural gas last spring, informing him the utilities-included rent at his Cambrian Heights home was going to jump to \$1,425 from \$1,175, an increase of more than 21 per cent.

Tate said his rent has increased a total of 42.5 per cent in the past five years, something he suspects is more tied to the price of real estate than the price of natural gas.

"As housing prices go up, rents seem to follow," he said.

The City of Calgary employee is now looking at buying a place through the city's Attainable Homes program.

"But my fear is that, even though I make a decent wage as a municipal employee, if I don't act soon, Attainable Homes may not be attainable," he said.

Bill Blake, a member of the Alberta Landlords Association, said rent prices do "follow the market" to some extent, but many of his fellow members were upset by Nenshi's on-air accusation last week of price gouging.

That likely happens in some instances, Blake admitted, but it's not a widespread practice, especially among experienced landlords who want to keep good tenants.



"I think in some cases, it is price gouging," Randy Tate said of the rental situation in Calgary. The Cambrian Heights resident said rent on his home jumped by more than 21 per cent this year. ROBSON FLETCHER/METRO

Quoted

"(Premier Jim) Prentice says: 'Let the market decide.' ... Well, the market here is out of control."

Calgary resident Randy Tate, who saw his rent jump by 21 per cent this year

Blake also noted that, while times are good for many landlords today, it was just five years ago that many were "struggling financially,

themselves" in the wake of the recession.

"There weren't a lot of tenants out there wanting to rent from them," he said.

"Meanwhile, the mortgage bill had to be paid."

That's something he said all landlords — especially the largely "mom-and-pop landlords" that make up his association — need to prepare for by raising rents incrementally and building up savings when cash flows are strong.

"With oil prices dropping these days, who knows how things are going to be next year?" he said.

1 NEWS



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OCT. 24

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Mayoral liaison urges more moms to get into politics

momsvote.ca. Women underrepresented in Canadian politics at every level



JEREMY NOLAÏS

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From shuttling kids to hockey practice and dance classes to making meals and lending a hand with homework, moms like Erin Chrusch are busy these days.

Thoughts of engaging in discussion on critical issues or, heaven forbid, running a political campaign often take a back seat when there are more pressing family needs at hand.

By day, Chrusch sees first-hand the manifestation of some people's political frustrations. She works as a citizen liaison for Mayor Naheed Nenshi and is often the one to respond to Facebook gripes about the public art program, taxes and so on.

Then there are issues that get pinned on the mayor that fall well outside municipal jurisdiction.

"There's a lot of people who are saying, 'I don't like this, I want to change this, Mr. Mayor' ... and we have to tell them we don't have the jurisdiction for that, but this is who you contact," she said. "I thought, wouldn't it be great to have a resource where all that information was available?"

The makings of momsvote.ca began to take shape. But Chrusch also had eyes



Erin Chrusch, seen with her kids, Mia, 6, and Gavin, 9, hopes to inspire moms to get involved in politics and has launched a new site momsvote.ca.

on boosting voter turnout and convincing those raising multiple youngsters that a career in public service isn't out of reach.

Chrusch said many parents already actively volunteer for parent councils or on boards for minor sports groups, adding, "It's then extending that bridge to more public, political involvement. That's a bit more of a leap. One of the goals of this is to make it seem possible for people."

Momsvote.ca officially launched in late September

and already includes testimonials from mothers who've gotten into politics, as well information on how to vote, run, engage and be active in the community. Chrusch has also begun using social media to shine the spotlight on moms making waves in political circles, like mother-of-two Rachel Notley, who took the reins as Alberta NDP leader Saturday.

The Moms Vote initiative was applauded by Amber Stewart, a mother of three who's also in the midst of

her first term as a Calgary Board of Education trustee. She decided to make the "leap," so to speak, last year, running a pavement-pounding campaign against a slate of other contenders for the vacant chair to represent families in Wards 12 and 14.

"It was a decision that we had to make as entire family," she recalled Sunday.

Late-night parent council meetings, nagging calls from constituents and reporters and poring through countless pages of trustee

agenda documents keeps Stewart busy these days.

"I certainly love what I do but, like any working mom with an irregular schedule, it's a balance," she said. "For me, personally, it is an opportunity to be such a good role model for your kids to set an example."

"Even running the campaign, we took it as a learning lesson for our family. We didn't expect to win, so that was part of the lesson for the kids as well — you may work hard and you may not win, and that's OK."

U of C. Research funding outmatches rivals

The University of Calgary's research reach is on the rise.

According to figures published in the ReSearch Infosource Canada Top 50 Research Universities rankings, the U of C's sponsorship shot up to \$328.7 million for the 2013 fiscal year, an increase of 16.3 per cent when compared with 2012 figures.

The percentage increase was higher than any other school in the top 10 and allowed the U of C to climb three places to No. 6, a ranking that puts them hot on the heels of the University of Alberta, which recorded a 7.7 per cent decrease in research dough.

"Every year, we've increased our performance in terms of competition at the national level," said Ed McCauley, vice-president of research. We've increased our amount of industry engagement. It's a journey and the key thing is it's a journey with competitive outcomes."

The University of Toronto topped the ranking with \$1.1 billion in research income, nearly double the second-place school, the University of British Columbia.

The U of C is in the midst of a Eyes High strategy that aims to turn the institution into a top-five research university in Canada by 2016. But recent funding lapses at the provincial level had led officials to concede they may not make their target on time. **JEREMY NOLAÏS/METRO**

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'Unidriveways' emerge, as front yards disappear under pavement

Green turns grey.

Northeast Calgary sees massive widened driveways sprout



ROBSON FLETCHER
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Front yards are disappearing and what could reasonably be described as "unidriveways" are emerging in sections of northeast Calgary as residents pave their front lawns — sometimes entirely — in apparent attempts to create more parking space.

The practice is in violation of several city bylaws, according to longtime Saddle Ridge resident Greg Steiner, who said he first observed an illegally widened driveway a couple of years ago, but has since seen dozens of neigh-



These four homes in Saddle Ridge, with adjoining paved front pads, have created a sort of monolithic "unidriveway" between them. ROBSON FLETCHER/METRO

bouring homes turn swaths of green grass into grey concrete.

On some streets, owners of three or four houses in a row have filled in all the grass between their driveways to create one, long, continuously paved stretch.

"It cheapens the neighbourhood because it looks like row housing," Steiner said, adding that it creates snow removal issues.

"They don't have any place to throw the snow, so they put it out in the street."

Coun. Ray Jones said there "might be a little bit of that" but, in Martindale, at least, there are likely other issues at play.

"There's a lot of narrow lots and people just want extra places to park because

they have extended families," he said.

Steiner said he's brought specific cases to the attention of city officials over the past several months and has seen little to no enforcement action.

From city hall

What city councillors say about it

Coun. Jim Stevenson said he's heard "quite a few complaints" from people in the Saddle Ridge area and Coun. Ray Jones said he's recently heard from upset residents in nearby Martindale too.

"They're paving the boulevard as well, which surprises me ... because that's city property," Jones said of some of the Martindale complaints.

Both area councillors said they plan to raise the issue with city staff this week.



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Two dead. Deadly crashes plague weekend roads

Two people died in separate collisions on Calgary and area roads over the weekend.

On Saturday morning, Navdeep Gill, a 30-year-old Calgary resident was behind the wheel of a Toyota Echo when he lost control of the vehicle while heading east on the Trans-Canada Highway near the Sunshine Road overpass.

The vehicle went off the road and rolled. Gill was pronounced dead on scene.

Later Saturday, a pickup-truck driver was killed when the vehicle ran into a semi truck and became wedged beneath it in the 2900 block of 50 Avenue SE.

The driver, who hasn't been identified, was declared dead at the scene and police closed off a portion of the roadway for hours while traffic reconstruction investigators surveyed the scene.

METRO

Flu season

Province offers free vaccine against influenza

Starting Monday, the flu vaccine will be available for free for most Albertans at immunization clinics, pharmacies and doctors' offices.

Alberta Health Services is rolling out its annual immunization program for influenza, with the vaccine available through either injection or

nasal spray to all residents of the province aged six months and over.

"Influenza arrives every year. The good news is, influenza vaccines get here first," said Dr. Judy MacDonald, medical officer of health for the Calgary health zone, in a release.

Last season, more than 1,200 Albertans were hospitalized with influenza and 30 deaths were attributed to the viral diseases. For more information, visit albertahealthservices.ca/influenza. METRO

Groups fed up with racy Halloween costumes



Groups in Calgary are teaming up to put on an empowering Halloween experience, complete with a patriarchy haunted house. CONTRIBUTED

A different kind of party. Ever been in a patriarchy haunted house?



HELEN PIKE
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A walk through the aisles of pop-up Halloween stores and costume shops are giving some customers chills — and it's not because the costumes are scary.

"You walk through a costume store and it becomes all the more clear that there's something inherently wrong with what we are pushing on our generation," said Pam Rocker, creative coordinator of Hillhurst United Church.

Rocker points out most costumes on the market these days have a racy element tacked on: the sexy nurse, pimp or mac daddy, in-

stead of costumes like Amelia Earheart, Mother Theresa and other female inspirations.

That's why she teamed up with Curvz Theatre to change the "terrifying trend."

Together, the two groups have created an event with live performances by local artists, a documentary screening, a feminist costume contest and a patriarchy haunted house. The two groups are trying to bring awareness and fun to what they believe has become a sexually charged and sometimes racist holiday.

"Activism doesn't have to be a drag," she said. "It should be fun."

When and where

The event takes place Oct. 31 from 7:30 p.m. at Hillhurst United Church. Tickets are \$10, with all proceeds going to the Women's Centre of Calgary.

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Memoir. Trudeau spills ink on parents' divorce

By Justin Trudeau's own account, he was once an awkward, insecure youth who was traumatized by his parents' very public split and his mother's mental illness, as well as an indifferent student who struggled in the shadow of his famous father.

Common Ground — which comes out Monday — does not reveal any new specifics about the leader's plans for Canada.

It does, however, disclose in surprisingly frank detail some personal life experiences.

The first child born to then-prime minister Pierre Trudeau and his wife, Margaret, Justin Trudeau recalls "a succession of painful emotional snapshots" that accompanied their breakup when he was only eight: escaping into Archie comic books when his parents were yelling at each other, his mother moving out of the prime ministerial residence, and reading the lurid newspaper headlines about the separation and the wild antics of the newly free Margaret.

THE CANADIAN PRESS

British Columbia. Stranded Russian container ship towed

The stricken Russian container ship Simushir was under tow again Sunday off the north coast of British Columbia.

The Canadian Forces' joint rescue co-ordination centre in Victoria said the ocean-going American tug boat Barbara Foss had a secure line attached to the ship.

A mechanical failure left

the Simushir drifting in heavy seas Thursday night, sparking fears it could run aground and spill hundreds of tonnes of fuel along the pristine shores of Haida Gwaii, also known as the Queen Charlotte Islands.

A Canadian Coast Guard vessel tried towing Simushir Saturday, but the tether kept breaking. THE CANADIAN PRESS

Walk to Remember comforts parents

Halifax. Annual walk gives support and raises awareness of infancy loss



HALEY RYAN
Metro in Halifax

Julie Marchand held her husband's hand as he pulled two of their children along in a red wagon amongst hundreds of others in Halifax Sunday, many in homemade shirts with ribbons painted on their faces.

About 400 people gathered at the IWK Health Centre and walked a one-kilometre loop around the building for the sixth annual Halifax Walk to Remember, which honours those children lost as a result of a miscarriage, stillbirth or neonatal loss.

"I have three children; one's just not here," Marchand said with a small smile, her



Parents and families participate in the sixth annual Halifax Walk to Remember on Sunday. JEFF HARPER/METRO

family wearing shirts bearing a picture of William, who was lost in March at 34 weeks (from conception).

Marchand said the hardest part has been the lack of acknowledgement that William was "here," or having people avoid the subject because they feel it's too sensitive — which Marchand said can be worse.

"This is really healing," Marchand said. "It's important to acknowledge loss."

Stacey MacLean, one of

the organizers who also lost a baby named William at 27 weeks, said it's important to bring attention to the issue because it's more common than people realize. About one in four women will have a miscarriage or stillbirth in their life, she said.

Women and couples should know they can turn to the IWK and the Walk to Remember group for support in a different way than with family or friends, MacLean said.

Aboriginal women

Canadian Public Health Association joins call for inquiry

In a statement to be released publicly Monday on its website cpha.ca, the Canadian Public Health Association is calling on the federal government to assess any actions taken as a result of previous inquiries, reports and investigations into missing and murdered native women.

It also urges the Conservatives to heed a call from the World Health Organization to develop and implement an integrated action plan for violence prevention that addresses its root causes.

Those efforts should be led by First Nations, Inuit and Métis partners and engage all levels of government and civil society, the association says.

The voluntary, non-governmental association calls itself the independent voice for public health in Canada.

THE CANADIAN PRESS



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Nepal closes trail, restarts rescue effort

Fatal blizzard. With at least 38 confirmed dead, rescuers return to popular hiking route to ensure trekkers' safety

Nepalese authorities closed a section of a popular Himalayan trekking route Sunday

after rescuers, overwhelmed with last week's snowstorms that killed at least 38 people — including four Canadians — had to save new hikers who set out on the same trails.

Those who lost their lives in the blizzards and avalanches that hit the upper section of the Annapurna trekking circuit in northern Nepal included foreign trekkers, local guides and villagers. Many

of the hundreds who had been stuck in the snow have been brought to safety, while government official Yama Bahadur Chokhyal said rescue efforts were winding down.

But as the weather cleared, new hikers began making their way up the same trails, prompting the government to close the route, Chokhyal said. In some sections, the trails were completely hid-

den beneath the accumulated snow.

"Our rescuers and helicopters ended up having to bring down these new people while we were still trying to reach the ones who were stranded by the blizzard," he said.

The snowstorms were caused by the tail end of a cyclone that hit the Indian coast days earlier. **THE ASSOCIATED PRESS**
WITH FILES FROM THE CANADIAN PRESS



An injured avalanche victim from Israel embraces a friend before heading home from Katmandu, Nepal, on Saturday. NIRANJAN SHRESTHA/THE ASSOCIATED PRESS

Rising tension. Leaflets lead to North-South Korea gunfire exchange

Troops from the rival Koreas exchanged gunfire Sunday along their heavily fortified border in the second such shooting in less than 10 days, South Korean officials said. There were no reports of injuries or property damage, but the 10 minutes of shooting highlighted rising tensions between the countries.

The Koreas' first gunfire exchange came after North Korea opened fire at balloons carrying anti-Pyongyang leaflets that were floating across the border from the South. Sunday's shootout began after North Korea sent soldiers close to

the border line. The North's move was an attempt to increase worries in the South about what may happen if leafletting continues, analysts said.

South Korean activist groups, mostly made up of North Korean defectors, have been staunch in their vows to continue sending the leaflets, which Pyongyang considers propaganda warfare; one group says it intended to float about 50,000 on Saturday.

North Korea has warned it will take unspecified stronger measures if leafletting continues.

THE ASSOCIATED PRESS

Human remains

Body may belong to missing student

Searchers found human remains that could be those of a missing British-born University of Virginia student, police said.

Further tests are needed to confirm the remains are Hannah Graham's, Charlottesville police Chief Tim Longo said Saturday.

Jesse Leroy Matthew Jr., 32, has been charged with abduction with intent to defile Graham.

THE ASSOCIATED PRESS

South Africa

Convicted killer dies in prison

The man convicted of the murder of a woman killed on her honeymoon in Cape Town has died, South Africa's Department of Correctional Services said.

Xolile Mngeni, convicted for the murder in 2010 of Anni Dewani, died in a hospital unit of a Cape Town prison.

Prosecutors argue the woman's husband, Shrien Dewani, conspired with Mngeni to kill his wife.

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Canada starts shipping 800 vials of vaccine to WHO

The federal government says Canada will start shipping its experimental Ebola vaccine to the World Health Organization on Monday.

The government says in a release the Public Health Agency of Canada is supplying the vaccine to the UN body in Geneva in its role as the international co-ordinating body for the Ebola outbreak in West Africa.

It says Canada will ship 800 vials of its experimental vaccine in three separate shipments.

The WHO will consult with its partners, including the health authorities from the affected countries, to determine how best to distribute and use the vaccine. For instance, it must take into account concerns about using an experimental vaccine in people.

"This vaccine, the product of many years of scientific research and innovation, could be an important tool in curbing the outbreak," said Dr. Gregory Taylor of the public

health agency.

Meanwhile, Prime Minister Stephen Harper is warning Canadians not to be complacent about Ebola virus, suggesting it would be all too easy for the disease to come to Canada.

He brought up the current Ebola crisis on Saturday as he accepted the Rotary Foundation Polio Eradication Champion Award for Canada's efforts to eliminate polio globally. Harper said that much like polio, Ebola must not be underestimated.

"What has happened recently with Ebola reminds us that in an age of globalization and particularly global trade and travel, what was a problem that was at one time far away from us could arrive at our shores very quickly," he said.

The federal government announced Friday it was nearly doubling the amount of money earmarked to fight the outbreak. Canada has committed a total of \$65 million.

THE CANADIAN PRESS



In this August file photo, a Nigerian health official uses a thermometer on a worker
SUNDAY ALAMBRA/THE ASSOCIATED PRESS FILE

Fear of Ebola's Africa's image

Feeds into false ideas, fears. 'It speaks to a whole discourse about the danger of Africa,' says African studies prof

Leone — the African countries afflicted by the Ebola outbreak — have a combined population of about 22 million on a continent with more than 1 billion people.

Their corner of West Africa encompasses an area the size of California, or almost as big as Morocco. Yet the epidemic feeds into a narrative of disaster on a continent of 54 countries that has seen some progress in past years, and false perceptions of Ebola's reach are hurting African business distant from the affected areas.

"It speaks to a whole discourse about the danger of Africa," said Michael Jennings, a senior lecturer in international development at the School of Oriental and African Studies in London.

Africa has had a troubled image. Famine in Ethiopia, chaos in

In the United States, some parents fearful of deadly Ebola pulled children out of a school after the principal returned from Zambia, an African nation far from the area hit by the disease. In Geneva, a top UN official warned against anti-African discrimination fuelled by fears of Ebola.

The disease has ravaged a small part of Africa, but the international image of the whole continent is increasingly under siege.

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spread affects – and economy

Somalia and genocide in Rwanda drove the idea of a continent in perpetual crisis. In recent years, an end to a number of wars and ensuing stability and growth pointed to a turnaround that some enthusiasts dubbed "Africa Rising."

Now the economic impact of Ebola fears is being felt in many parts of Africa. Hotels, tourism operators and conference organizers are recording increasing cancellations.

Thirty international buyers pulled out of an annual tourism expo that began Thursday in Zimbabwe's resort town of Victoria Falls, said Karikoga Kaseke, the national tourism agency chief.

The southern African country is more than 4,800 kilometres

(3,000 miles) from Ebola-hit Liberia, or about twice the distance between London and Moscow.

In the U.S. state of Mississippi, a middle school principal has taken a week of vacation in an attempt to allay parents' fears about Ebola after he returned from a trip to Zambia, another southern African nation without any reported Ebola cases.

Soccer players on Sierra Leone's national team have been treated as Ebola risks in African Cup qualifying games even though none of the squad lives in Sierra Leone. Opponents have sometimes refused to shake the hands of the Sierra Leoneans or swap shirts — a tradition after a game — because of fears of catching the deadly virus.

THE ASSOCIATED PRESS

Extra precaution

U.S. officials announce protocol updates, creation of support team

Revised guidance for health-care workers treating Ebola patients will include using protective gear "with no skin showing," a top federal health official said Sunday, and the Pentagon announced it was forming a team to as-

sist medical staff in the U.S., if needed.

Dr. Anthony Fauci, head of the National Institute of Allergy and Infectious Diseases, said those caring for an Ebola patient at a Dallas hospital were vulnerable because some of their skin was exposed. On Sunday, the Pentagon announced that Defence Secretary Chuck Hagel had ordered the formation of a support team to assist civilian medical professionals in the U.S. THE ASSOCIATED PRESS

Thomas Eric Duncan

Quarantine ends for Ebola victim's friends and family

As her boyfriend Thomas Eric Duncan lay dying of Ebola in a Dallas hospital bed, Louise Troh battled loneliness and fear that she, too, had contracted the disease while confined to a stranger's home under armed guard.

Troh's confinement ended

Sunday night, along with that of several friends, family and others who had contact with Duncan after he first became infectious. Ebola has a 21-day incubation period.

After three long weeks, Troh will be able to have a clean bill of health, leave the house and be done with twice-daily temperature readings by government health-care workers. She likened the quarantine period to being a prisoner.

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BUSINESS

metronews.ca
Monday, October 20, 2014

Energy

India overhauls fuel regime, raises gas tariffs

India freed diesel prices from government control Sunday while raising natural gas tariffs in the biggest yet reform by Prime Minister Narendra Modi's government, as it aims to boost the country's economy and overhaul its energy sector.

The decision on diesel targets one of India's costliest subsidies. Those subsidies — meant to help poor farmers using diesel-powered water pumps — led the country to consume more than four times as much diesel as petrol.

THE ASSOCIATED PRESS



Wallets lighten up during festival of lights

An Indian woman looks at jewelry as people throng a market for shopping on the last Sunday ahead of the Diwali festival in Ahmadabad, India. Diwali, an ancient Hindu festival known as the festival of lights, will be celebrated on Thursday.

AJIT SOLANKI/THE ASSOCIATED PRESS

Microsoft mines piece of the gaming action



**HOW
TO ROLL**
Alison Griffiths
investing@metronews.ca

What has 11 million likes and nearly 95,000 people interacting on Facebook? That would be Minecraft.

Okay, perhaps the numbers pale compared to those on the pages of Shakira, Coca-Cola and the late Bob Marley (who says death is the end of life?). And granted, Minecraft isn't in the same league as the insanely popular online game League of Nations with more than 20 per cent of worldwide game-playing time.

Minecraft attracts just over

2.6 per cent of gamers at any given time.

But the numbers are impressive considering that the majority of those playing this Lego-like game aren't on Facebook and belong to a cohort still under the thumb of parental oversight.

One marketing expert recently wrote that the skills developed while playing Minecraft include learning about 3D modelling, APIs, integrated development environment and protocol analysis. I'm sold — play on, kiddies!

All of this is what attracted the attention of Microsoft and convinced it to shell out \$2.5 billion earlier this month to purchase Mojang, the maker of

Minecraft by the numbers

- 14,000 copies sold daily
- 20 million sold since its inception in 2009

Minecraft.

Big companies have been buying smaller ones ever since one fish ate another. But this purchase signals a shift in the gaming industry.

In the tech sphere, acquisitions most often happen to gain expertise, technology, access to users or the ability to connect a product with proprietary platforms. Rarely do tech acquisi-

tions happen for profits alone.

But the Mojang purchase offers all of the above to Microsoft. The old-fart behemoth suddenly owns a mountain of young users and the expertise needed to continue to attract them. Minecraft is one of the few games available on all major devices. And miraculously, Mojang is profitable with real and growing revenues.

Minecraft believers can buy into the technology by investing in Microsoft. The downside is you are purchasing dozens of other non-game divisions including decliners such as desktop computing. On the other hand, such diversification is far less risky than buying a one-product stock.

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BE UBER CAUTIOUS: INSURANCE BUREAU

Uber at your own risk.

That's the message Alberta's insurance industry gave last week regarding a popular U.S.-based ride-sharing app that makes it easier for urbanites to forgo cars — and, by extension, monthly insurance payments.

Uber wants to add Calgary to the list of 200-plus cities worldwide where it operates, linking people who need rides with people who can offer them.

But the Insurance Bureau of Canada has warned that carrying passengers for payment could void Alberta drivers' policies if they don't have commercial coverage. (Uber says its drivers are covered by liability insurance of \$5 million, in addition to personal coverage.)

I have trouble seeing the insurers' warning regarding Uber as altruistic. The taxi industry opposes Uber for obvious reasons: It creates competition. But insurance companies also have cause to worry about the growth of such ride-sharing services as Uber, and



URBAN COMPASS

Jeremy Klaszus

calgary@metronews.ca

so does the broader auto industry.

Car ownership is already on the decline in both Canada and the U.S. Alternatives such as ride-sharing and car-sharing systems have proliferated worldwide, making car ownership less necessary for many people in cities.

Against this backdrop, it's easier to see having a car as a financial black hole. Purchase price, repair bills, insurance payments — you can avoid them all, and more people are doing just that.

Uber makes it even more appealing to go this route. The system's simple. Car owners sign up to be Uber drivers and undergo background checks, and then people who need rides use the GPS-driven app to connect with drivers.

The passengers get where they need to go and the drivers make money. And there's no fussing with payment cards. As with the car-sharing system car2go, it all happens through the app.

On the surface, it's brilliant. Ride-sharing systems such as

Uber match supply with demand, which inevitably fluctuates in a city like Calgary (Stampede, Christmas and so on). The big flaw in the current taxi system, which is regulated by the city, is its rigidity: It doesn't accommodate these fluctuations well, as there are a limited number of licenses. As a result, peak periods are a nightmare for users.

That said, there's reason for Calgary to proceed with care. Ride-share apps can effectively "offer an unregulated taxi market, without requirements regarding safety and accessibility," as a recent city report put it (though Uber has its own safety regulations).

Mayor Naheed Nenshi has said that Uber would have to comply with city regulations to operate here.

One feels for cab drivers caught up in this tension. It's hard, though, to feel for cab companies, many of them painfully slow to adapt. It took until 2013 for Associated and Checker, two of the city's largest cab brokerages, to launch apps for their customers. And Mayfair Taxi remains app-less, forcing customers to go through its phone-in dispatch office (how 1987!). No wonder Calgaryans are impatient and hungry for alternatives.

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Bitstrips

WE ACT: CANADA DOES GOOD

B.C. youth finds courage to pursue passions, even live on Mars

Canadians across the nation are up to a whole lot of good. Here's one we'd like you to meet.

Who: Paige Hunter, youngest candidate in the Mars One Project, New Westminster, B.C.

What: Motivating youth as a We Day speaker to be authentic in the pursuit of their dreams.

Why: When one is confident, no dream is too unrealistic — even living on another planet.

Changing the course of history can come from one small decision. For 19-year-old Hunter, deciding to sign up for the Mars One Project was a no-brainer — she saw it as a chance for adventure and possibly finding new territory for the human race to inhabit.

While the idea may sound far-fetched to some, Hunter says it is essential that youth follow their dreams, no matter how outlandish. At We Day Vancouver on Oct. 22 at the Rogers Arena, she'll explain how her passion, confidence and decision-making landed her as the youngest person on the list to travel to

The importance of confidence

"Confidence comes from being genuine and I think people who are insecure are trying to be something that they're not. Be unapologetically you — it's the best way to be." Paige Hunter, 19

the red planet.

How will you relate being on the Mars One list to youth at We Day? "I'll be speaking about my very real, personal experiences to demonstrate that it's 100 per cent possible for me and anyone to achieve what they think is important and pursue any injustice in the world. I think it's really important for youth to understand there's no magic formula to make opportunities happen — of course a bit of luck is involved — but it's what a person does in their day-to-day life and all those little decisions made daily that add up to a bigger experience."

CRAIG AND MARC KIELBURGER



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Box office

Fury rolls right over Gone Girl

The Second World War drama *Fury* blew past *Gone Girl* at theatres this weekend. *Gone Girl* was tops for two weeks before Brad Pitt and his ragtag tank mates in *Fury* blasted the film to second place. *Fury* captured \$23.5 million in ticket sales during its opening weekend, according to studio estimates Sunday. *Gone Girl* followed with \$17.8 million. **THE ASSOCIATED PRESS**

Meghan Trainor is bringing booty back to the big time

All About That Bass.

Singer's playful pop anthem rocks bottoms to the top of charts

PAT HEALY

Metro in Boston

Meghan Trainor is speechless, and it's not because her song *All About That Bass* has been dominating the Billboard Hot 100 chart for weeks.

She's speechless because she's been singing the song so much that she blew her voice out. We were supposed to talk about *Bass* on the phone with Trainor, but her doctor made her go on strict vocal rest and cancel all interviews and performances until she got her voice back. So we emailed the Nantucket-born and raised singer, and she seemed happy to answer our questions that way.

Congratulations on another week at No. 1. More than 130 million people have viewed *All About That Bass* online. Were you prepared for this song to be this huge a hit? What's the biggest adjustment in having a song that everybody knows?

I was not prepared at all. Never thought it would be this huge. It's unbelievable, though, and I'm so grateful that people are reacting to it so well. I'm just glad others could relate to it. The best thing is hearing the crowd sing every word, it gets me all emotional every time.



Meghan Trainor SARAH MCCOLGAN

The song is so much fun, and it's obviously a great message, but did any of the reactions surprise you? I've seen a few long think-pieces on where the song fits into the message of feminism. Was it important to you to put that line in about "skinny bitches" and how even people who could be characterized as such probably also think they're fat? I have plenty of skinny beautiful friends that people

would assume are confident "bitches" but I know in the privacy of their mirrors they destroy themselves because they still don't feel perfect enough in society's eyes. All I did was write a song about loving my size and I'm glad most people can relate and see I didn't set out to shame skinny people.

And now I have a few less serious questions about that song: Did your mama really

tell you that "boys like a little more booty to hold at night"? I'd like to know a little bit more about the context of that conversation. She always tells me "don't worry about your size" and that I'm beautiful. My dad might have said the booty line.

I had read somewhere that your parents were especially encouraging about you pursuing your dream, rather than forcing you to go to college. How did that conversation go, or was it just understood right from the beginning of your music career?

It was always understood. I got a (songwriting) publishing deal when I was 18 years old, so I was still in high school. Yes, I applied to college and got in but my father said, "You will learn way more by doing it than going to school to learn about it."

The music on most of the songs from your EP, *Title*, seems rooted in both doo-wop and hip-hop. What kind of music did you grow up with in the house?

I grew up listening to soul/R&B/funk/'50s. So all over the place! I didn't know who The Beatles were until I was 15. I love them as well, but my childhood was mostly Earth Wind & Fire, Ray Charles and Stevie Wonder.

You paraphrase Justin Timberlake's *Sexyback* in *Bass* when you sing the line, "I'm bringing booty back." Have you heard from JT?

Only in my dreams. But yeah, I'm still waiting for that shout-out!

2
SCENE



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SCENE

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Tolman's streak of pluck runs out as Fargo's Molly

Beloved character. Series run is up for actress who loved her first TV role as much as fans took to the part she played

Allison Tolman says it feels "bittersweet" to not be returning to FX's Fargo.

Her plucky performance as Det. Molly Solverson won her hordes of fans and an Emmy nomination. But the second season will be set in the past, meaning Tolman won't be back.

"I'm so sad to not be going back with them because it was such an incredible, golden time for me,"

said Tolman in a telephone interview. Showrunner Noah Hawley has admitted it's a "crime

and a tragedy" to let go of Tolman, a previously unknown actress whose Molly quickly won the hearts of fans and critics. But he said it would be "disingenuous" to give her character another wild, Coen brothers-esque case to solve, so he decided to set Season 2 in 1979.

"I got my butt to L.A. pretty fast as soon as I



Allison Tolman as Molly Solverson in the show Fargo. CHRIS LARGE/FX

found that out," said Tolman with a laugh. "I certainly didn't want to squander this awesome opportunity that I was afforded by landing this role ... It feels like a lot of responsibility. There's a big potential for a sophomore slump."

Season 1 of Fargo is available on DVD and Blu-ray now. The 10-episode story followed Molly and another officer, Gus Grimly, as they tried to solve a series of murders linked to hapless insurance salesman Lester Nygaard and violent criminal Lorne Malvo.

Tolman, 32, had been temping as a receptionist at a consulting firm when she auditioned for Molly. She had moved to Chicago from Dallas about five years earlier to study at Second City's famed comedy program.

She felt the chances of her

landing the Fargo role were "far-fetched," but she threw in a tape anyway. Tolman didn't even tell her family and friends that she made it through callbacks. When Hawley finally phoned her to tell her she had won the part, she was "stunned."

Tolman had been working as an actress for years, whether in theatre or commercials, or improv and sketch comedy. But Fargo marked her first television series.

Tolman said she didn't realize how instrumental her character would be in the storytelling until she received the script for episode two. She also didn't anticipate how beloved Molly would be among fans and critics.

"I was mostly concerned with the show being well-received and well-loved, so I didn't really think about this character and what that meant for me. So it was really awesome to watch people take to her so fondly and in turn take to me so fondly for bringing this character to life," she said. **THE CANADIAN PRESS**

*This example is based on the results of a theoretical portfolio in a Registered Education Savings Plan with a 6.26% average annualized return, and includes Canada Education Savings Grant (CESG) payments. The CESG will add 20% of the first \$2,500 contributed annually for each eligible child/beneficiary, up to a maximum grant of \$7,200. This example is strictly for illustrative purposes only and is not intended to be representative of the performance of any actual or future investment available to investors. Actual client returns may differ substantially. Investment advice is provided by Royal Mutual Funds Inc. (RMFI). RMFI, RBC Global Asset Management Inc., Royal Bank of Canada, Royal Trust Corporation of Canada and The Royal Trust Company are separate corporate entities which are affiliated. RMFI is licensed as a financial services firm in the province of Quebec. © / TM RBC and Royal Bank are registered trademarks of Royal Bank of Canada. ©2014 Royal Bank of Canada.



Jude Law

The Law of Jude: Exes must part with a baby

You probably didn't have any doubts about Jude Law's virility, but just in case, the Sherlock Holmes star is working hard to put them to rest. "I can confirm that Jude Law and Catherine Harding are expecting a child together in the spring," the actor's rep tells People magazine. And even though Law and Harding "are no longer in a relationship," they "are both wholeheartedly committed to raising their

child." If this all sounds familiar, it's because Law had his current youngest child, five-year-old Sophia, under similar circumstances, announcing that ex Samantha Burke was expecting after they'd split up. He also has two children with ex-wife Sadie Frost. A word of warning to future ex-girlfriends of Law: Ask for clarification before accepting any "going away presents" he might offer.

Twitter



@katyperry

I love when I meet a person so smart they short circuit during their conversation



@lenadunham

You know when you forget to eat for a few hours, decide that you're above food/people who eat are pathetic, then consume a whole chicken?

METRO DISH

OUR TAKE ON THE WORLD OF CELEBRITIES

Pop goes the week



Hugh puts the Cleaver into reprising Bridget Jones character



STARGAZING
Malene Arpe
scene@metronews.ca

Hugh Grant will not be in the third Bridget Jones film. But he promises he will join everyone else in not watching the movie.

Megan Fox says she has "lived many past lives" with husband Brian Austin Green. Megan, sweetie, you have not. It just seems like it when he asks for his allowance for the 70th time.

This week in Peculiar Occurrences: 1) Esquire's sexiest woman alive, Penelope Cruz refuses to talk about pretty much everything in her interview with the magazine. 2) Idiots who spent \$20,000 on Hermes Birkin bags are now returning the bags claiming they smell of weed. 3) Harry Styles is observed exiting his car for the purpose of vomiting. 4) Amal Alamuddin takes new husband George Clooney's name.

Reese Witherspoon thinks last year's arrest for DUI "showed I have a complexity that people didn't know about." After she finishes stalking Miley Cyrus and shoplifting at the zoo, she hopes that we'll know her completely.

Avatar Secrets



Episode 5: Perception

Back in New York, Ramona feels the pull of nostalgia, and, against her better judgment, she calls Blake, her ex-boyfriend. For a moment, it seems perfect. But it's not real. "The digital is real, and what we're doing face-to-face is often quite virtual," says Nathan Jurgenson, a sociologist and co-founder of Cyborgology. Scan this photo for a video of Jurgenson talking about digital dualism.



COMMISSIONED BY TVO, AVATAR SECRETS IS AN ONLINE DOCUMENTARY THAT EXPLORES THE ALLURE OF THE VIRTUAL WORLD AS A NEW FRONTIER FOR CREATING EMPATHETIC CONNECTIONS AND PURSUING SELF-DISCOVERY.

Visit metronews.ca/avatarsecrets over the next few days as we post daily chapters from Avatar Secrets.

- **Collector cards.** You can also download 10 collector cards from the series!

Russell Brand heads to the Fox den to do battle

Russell Brand doesn't take nicely to having a talk show appearance cancelled. The comedian and upstart says he was planning to appear on Fox News' Hannity to discuss some hot-button topics until he was told not to bother. So instead

he grabbed a laptop and a camera man and did a segment of his own web series, The Trews, on the sidewalk outside Fox's New York City headquarters — until security told him to knock it off. And threatened to have him arrested.

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Stop treating your credit card like a bottomless cookie jar

Debt trap. The only way to truly take control of your life is to stop spending beyond your financial means



GAIL VAZ-OXLADE
Gail blogs daily at gailvazoxlade.com

People stop me on the street, in the mall, at the supermarket to ask me if the people who appeared on my TV shows were real and, by the way, how could they ever get themselves into so much debt.

It's easier than most people think.

A credit card is kind of like a bottomless cookie jar. With easy access to credit, there's no reason to wonder when the treats will run out, and you are never disappointed.

Want a new outfit? Just stick it on a credit card. Want dinner with a bunch of friends? Ka-ching, ka-ching. Desperately in need of a sunny vacation to beat the winter blues? There's room on the card and that's just what it's for, right?

When credit became a commodity and lenders started hiking limits and offering incentives to take on more cards, people started behaving like greedy children, gobbling cookies without a thought to the tummy ache that would eventually follow.

Now, Canadians think nothing of spending more



Sometimes there are cookies in life, sometimes there are not. ISTOCK

than they make every year. Hey grown-ups, before you think to chastise a child for anything, think about your own lack of self-control!

How did we get so much credit? All you needed was a nice, shiny credit score and you could have all the credit you wanted.

Do you know that people who make only the minimum payment on their credit cards have a better credit score than those who pay off their balances in full every month?

Why? Because they're more profitable customers, so they score higher.

Do you want to be some company's dream customer, paying gobs of interest and twisting in the wind when the company decides to change the rules of the game? Or do you want to be in charge of your money and your life?

Focusing on your credit score is a trick, a distraction from the real issue: You have to learn to live within your means.

How did we get into this gigantic mess?

Equifax Canada is predicting that our consumer debt levels will hit \$1.4 trillion in 2014. Here's why:

1 People are paying only the minimum required on their credit cards. Those tiny payments are easy to work into their cash flow and, since people are loathe to add up what they actually owe, make people feel their debt is manageable. Ditto the debt on lines of credit.

2 We simply don't understand or won't accept the fact that all that consumer debt is "callable." That means, at the bank's whim, you can be asked to repay what you owe in its totality and, if you can't, you'll be sent to collections immediately. When you warn people of that, they say things like, "Oh, the bank would never do that." Yes, they would.

3 Folks won't live within their means. All that keeping up is going to end up costing a lot of them their financial security — something far more important than snappy shoes or the latest toy. For the people who would rather have granite countertops than a six-month emergency fund, it is only a matter of time before all that debt catches up with them.

4 Our net worth has grown and we keep being told that all the debt we have is OK because, hey, look at how much we have in assets. Here's the problem with that argument. Let the stock market change direction, or let the real estate market see a correction, and you'll watch your net worth plummet. The debt? Well, it's here to stay. As solid as concrete tied around your neck, that debt is going nowhere.

Credit cards only serve you when you have the power. Give the power to the creditor and you're a puppet, jumping and twitching. So, do you want to be some credit card company's puppet? Like the feeling of twitching when collectors call? No? OK then, it's time to retake control.

Being in charge means being out of debt. It means paying off your balance in full every single month. It means having only as much credit available as suits your needs.

Living within your means isn't as hard as some people

think. Yes, you have to make choices. And yes, you may have to wait a while before you can take that vacation.

But when you stop treating your cookie jar like it has no bottom and start living within your means, you'll be in charge.

Sometimes there are cookies, and sometimes not. And if there are no cookies for a while, that's not the end of the world. You just have to get busy baking!

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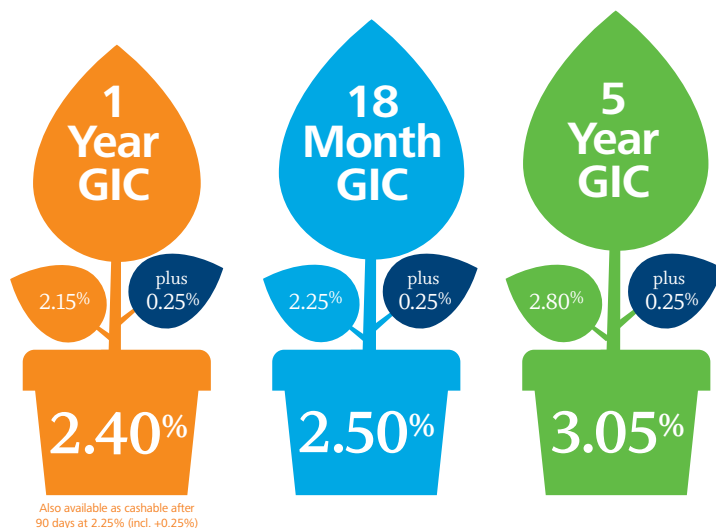


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Look to Northern Italy for inspiration

Shrimp with White Beans, Lemon and Pesto. If you have a skillet and a few staples, you have a quick meal



ROSE REISMAN
For more, visit rosereisman.com or follow her on twitter @rosereisman

FLASH FOOD

From your fridge to your table in 30 minutes or less

This hearty meal is similar to a classic dish that comes from Northern Italy.

The beans and pesto blend really well with the olives and grilled shrimp.

I love to serve this skillet dish with a green salad, and good quality olive oil and balsamic vinegar.

Add a piece of Italian bread to soak up the delicious pesto and you're in heaven!

If you have the time, cooking the beans from scratch is a real delicacy.

I use the quick soak-and-cook method. Just cover your beans with water, bring to a boil and cook for two minutes. Remove from the heat and let sit, covered, for 1 hour. Drain, cover the beans with water and simmer just until tender.

Beans are a high-quality carbohydrate that is rich in vitamins, minerals and fibre. They can help lower cholesterol, high blood pressure, triglycerides and reduce the risk of heart disease, Type 2 diabetes, obesity and osteoporosis.

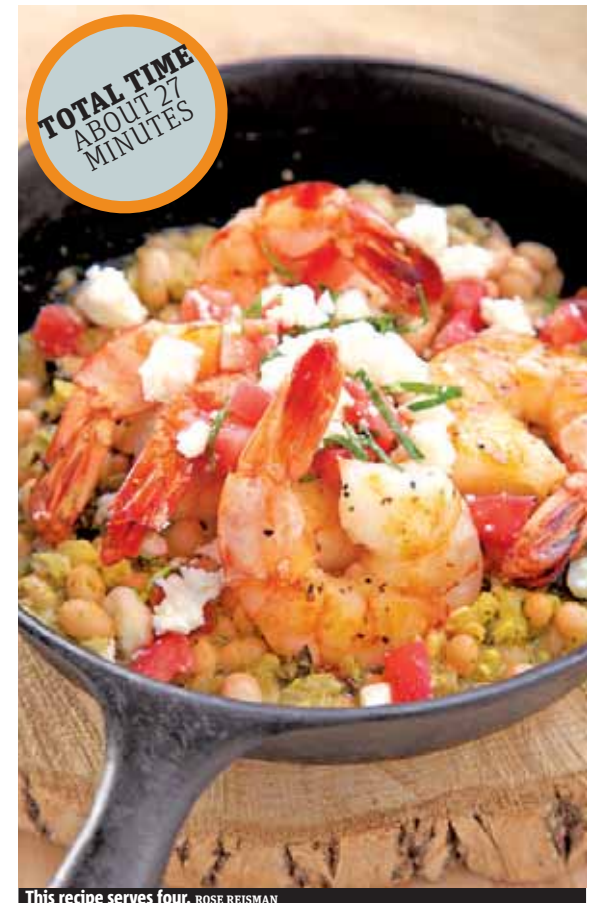
Beware of store-bought pesto that contains excess oil. You can also make your own pesto using whatever herbs are in season. I like to use a combination of basil, parsley and cilantro for a twist on the traditional.

As a time-saver, cook the onion and bean dish early in the day, but cook the shrimp just before serving.

Directions

1. Either grill or sauté shrimp in a skillet sprayed with vegetable oil just until cooked (about 5 minutes). Set aside.

2. In a large skillet sprayed



This recipe serves four. ROSE REISMAN

Ingredients

- 12 oz large shelled shrimp (tail left on)
- 2 tsp vegetable oil
- 1 cup chopped onion
- 1 tsp minced garlic
- 1 1/2 cups canned white navy beans or kidney beans, drained and rinsed
- 1/4 cup store-bought or home made pesto
- 1/3 cup low-sodium chicken stock
- 1 1/2 tbsp lemon juice
- 1/4 cup chopped black olives
- Garnish**
- 1/3 cup crumbled reduced-fat feta cheese (1 1/2 oz/45 g)
- 1/2 cup diced tomatoes

Nutritional information

Per serving	
• Calories. 197	• Total fat. 5.3 g
• Carbohydrates. 19 g	• Saturated fat. 1.6 g
• Fibre. 1.3 g	• Cholesterol. 110 mg
• Protein. 20.5 g	• Sodium. 350 mg

with vegetable spray, add the oil and sauté the onion and garlic for 5 minutes on medium heat until soft and lightly browned. Add the beans, pesto, stock, lemon juice, and olives and cook for

2 minutes until the dish is warm.

3. Place on serving plate and top with shrimp, feta and tomatoes. **THE BEST OF ROSE REISMAN (WHITECAP BOOKS) BY ROSE REISMAN**

Money 101. Two couples, one year to make them richer

Building future financial foundations



In only 10 months, our two Metro Money Couples have improved their net worth by more than \$70,000. As we near the end of 2014, it is my mission to send each couple into the future with a rock solid financial plan. – *Lesley-Anne Scorgie*



Anne-Marie and Peter are putting together the next steps for each of their financial goals. SHUTTERSTOCK

Anne-Marie and Peter

Anne-Marie, Peter and their daughter recently returned from a 10-day holiday in Ireland, followed by Thanksgiving weekend with family in Moncton, N.B. Thanks to their credit card points and a free annual companion flight, the couple was able to reduce their flight expenses to less than \$1,000.

While away, Anne-Marie and Peter stayed with friends and family, further reducing their travel expenses. All in, the well-planned trip cost less than \$1,800 by saving in advance through regular monthly contributions into their high-interest savings account.

Upon their return, Anne-Marie, who is on parental leave, learned her employer plans to lay off up to 3,000 staff in the coming years. She is nervous, but has been assured by her employer that her seniority, high level of education, and bilingual language skills count heavily towards her job security.

Peter returned to much better news from his employer — they are thinking of giving him a sizable raise and promotion that he has been hankering for over the past three years.

This month, our focus was to lay the foundation for Anne-Marie and Peter's five-

Anne-Marie and Peter recap

- | | |
|--|---|
| • Location: Toronto | ted to paying off debt |
| • Ages: 37 and 33 | • Rent or own: Rent |
| • Occupations: Broadcasting and sports editing | • Top goals for 2014: Pay off debt, start an RESP, and begin saving a down payment |
| • Total household income: \$110,000 | • Current net worth: \$105,000 |
| • Life stage: First child arrived in May | • Homework from last month: Develop a plan to save a down payment and continue the hunt for an investment and insurance adviser |
| • Financial savvy: Medium to high — they use budgets, have retirement savings, and are committed | |

year financial plan. Every great financial plan is rooted in the principle of steadily growing net worth each year, while working towards common goals. Thus, I asked Anne-Marie and Peter what their specific goals for the next five years are and when they plan to accomplish them.

The goals were: Attain better life insurance (one year or less); debt freedom (one year or less); get a raise or a different job for Peter (one year or less); expand their family (one to three years); buy a home (three to five years); grow investments to

\$250,000 (five years); travel (ongoing); grow income three to four per cent annually (ongoing).

Most notably, Anne-Marie and Peter's investment goals are aggressive, as is their need to save a down payment.

Homework

Over the course of the next month, I will help Anne-Marie and Peter put together the next steps for each of their goals. Their homework is to prepare a high-level, five-year budget that will accommodate their goals.

THE NAMES OF BOTH COUPLES HAVE BEEN CHANGED TO PROTECT THEIR PRIVACY.



Carolina and Jose would like to save money so their children can afford various activities. SHUTTERSTOCK

Carolina and Jose

Throughout the past month, Carolina and Jose have spent more than usual having fun with friends and performing low-cost home maintenance. They also received partial financial assistance from their condo association for the removal of trees and debris as a result of a freak snowstorm in September.

Between the costs of their social endeavours, home improvements and snowstorm cleanup, they are feeling financially squeezed. It's time for serious frugal living from now until the end of the year.

Thankfully, Jose's salary is up for review later this month, and his company is considering making him the safety manager for his entire division. This potential raise would equate to approximately \$5,000 per year, a significant improvement to the couple's budget.

Now that the couple has officially settled into their new home, and Jose's job continues to improve, they are ready to turn their attention to their eventual retirement. Jose and Carolina have expressed concerns that their student debt is preventing them from being able to save money. But we have found an opportunity within their budget, approximately \$100

Carolina and Jose recap

- | | |
|---|--|
| • Location: Calgary | a budget, purchased a home, are frugal, and have no retirement savings |
| • Ages: 33 and 32 | • Rent or own: Own |
| • Occupations: Stay-at-home mom and roofing | • Top goals for 2014: Pay off debt, buy a house, and visit family |
| • Total household income: \$62,000 | • Current net worth: – \$3,000 |
| • Life stage: Three daughters, aged five, three and one | • Homework from last month: Begin exploring investments |
| • Financial savvy: Medium — they have established | |

per month, that they can use toward building their RRSPs.

As the first step in establishing their financial plan, Jose and Carolina shared the following goals and time frame to accomplish them for the next five years.

The goals were: Establish RRSPs (one year or less); attain life insurance (one year or less); open an RESP for each child (one to two years); afford activities for each child (two to three years); find a part-time job for Carolina (three to five years); debt freedom from student loans and line of credit (five years); get a bigger home (five years); grow investments to \$50,000 (five years); travel (ongoing);

grow income three to four per cent annually (ongoing).

Also of note is that Jose and Carolina would like to save up to take a vacation — just the two of them — for their 10-year wedding anniversary, which is fast approaching. They will need to tuck away approximately \$6,000 to make that dream a reality.

Homework

Similar to Anne-Marie and Peter, Carolina and Jose's homework includes building a five-year budget around their five-year goals, as well as opening up their RRSPs.

LESLEY-ANNE SCORGIE IS A COLUMNIST WITH METRO, FINANCIAL COACH AND BESTSELLING AUTHOR OF WELL-HEELLED.

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OPTIKO KEEPS AN EYE ON ITS CUSTOMERS

Optiko Eyewear in Sunridge Mall — which will soon be opening a second location — simply loves seeing customers look and feel their best.

They are always expressing their love for their customers' eyes by exceeding their patients' expectations in professional eye care customer service, offering an unparalleled array of stylish quality eyewear, and dedicating themselves to their community.

These three pillars are how they define

their company and will continue to push new boundaries in delivering exceptional products and services to remain Calgary's go-to destination for all eye care needs.

A two-time winner of the top choice award, Optiko is a full-service provider, offering vision care for everyone from youth to seniors. It is staffed with a collection of highly-trained optometrists, licensed opticians, and frame stylists. Optiko carries high-end designer

brands from around the world like Prada, Tom Ford, Gucci, Dior, and much more.

"Our patients' visual needs and wellness are our highest priority. Our commitment is to enhance quality of life by providing comprehensive, thorough eye care of the highest level, with an emphasis on sight preservation," says Salam Haymour, a partner at Optiko.

"Our staff is eager and trained to aid customers through their experiences here."



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Shop has everything Scotland Highlands

Located in the Highlands of Calgary on the hillside next to Canada Olympic Park, the Highland Scottish Shoppe has an exceptional product offering of all things Scottish. This destination shop will make you feel like you are transcending in to great, mystical Highlands of Scotland.

Highland dress sales and rentals are a specialty. The shop can assist with purchasing or renting a complete Highland kilt outfit. The kilts are made in Scotland and custom kilts are offered from the traditional eight-yard kilt, the casual kilt and the informal cargo kilt.

The shop is having a sale right now for the month of October. Traditional eight-yard kilts are \$650 and all Highland jacket styles with vests are on for \$395. Order now for Christmas delivery and Robbie Burns Night.

The Highland Shoppe also has an exceptional product offering of handcrafted Celtic engagement and wedding rings for both men and women. For the month of October all in-stock rings are 30 per cent off and all custom-order rings are 15 per cent off.

Hand-crafted Celtic engagement rings include VS1 diamonds, 14k and 18k gold, plat-



CONTRIBUTED

inum, gold/silver, and sterling silver designs.

The store also has a beautiful collection of Celtic jewelry such as Celtic pendants, earrings, and Claddagh rings.

A complete range of kilt accessories including Prince Charlie jackets, Crail and Sherffmuir jackets, dress and semi-formal sporrans, and other accessories are also available. You can express your clan affiliation with your Highland dress accessories by proudly adding your own clan crest to Sgian dhu, sporran or belt buckle. For the ladies, there are tartan sashes, mini kilts, kilted skirts and cocktail-length kilts. You can also rent the complete highland kilt outfit for Celtic weddings and special events, including the latest trend out of Scotland — the black kilt.

For the piping enthusiast, the store stocks all the piping accessories and top-brand bagpipes. Professional refurbishment is also available. For a real special event, professional pipers are available for hire with credentials and accolades. Visit highlandshoppe.ab.ca.

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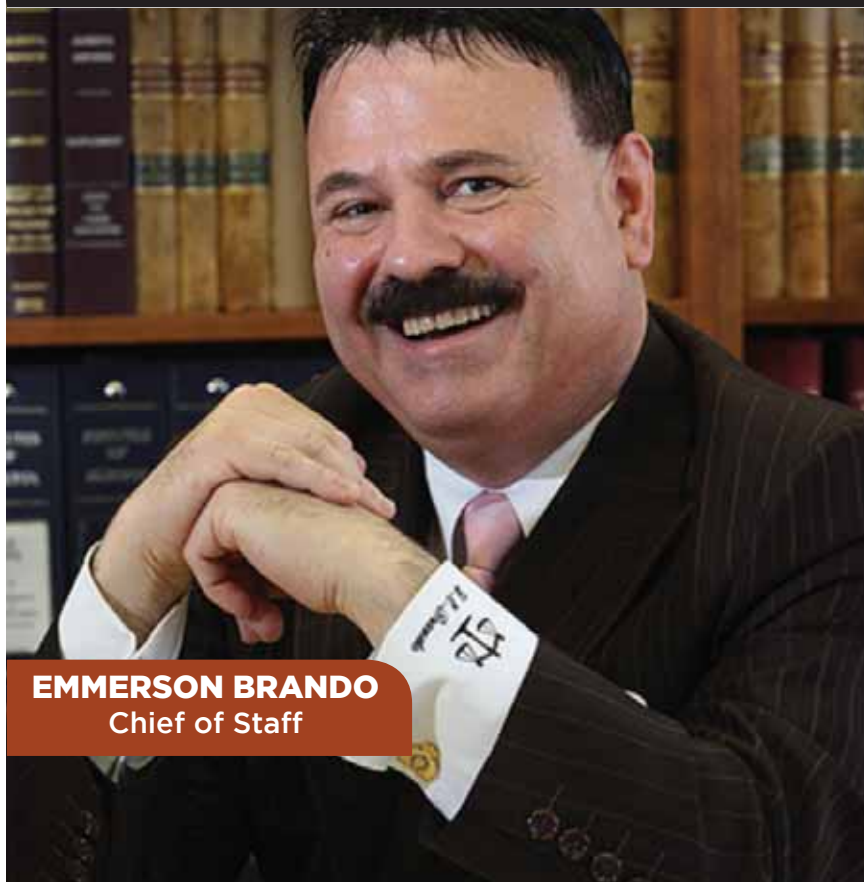
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SHUTTERSTOCK

Brando: Your power play in the courtroom

Cop offers service to those who can't afford it

With over 25 years' experience as a veteran police officer under his belt, Emmerson Brando is fulfilling a promise he made to his father to always look out for those in need.

Now a criminal summary court agent, Brando continues to help others by offering an affordable legal alternative for a \$500 flat fee.

Brando applauds the Calgary Criminal Lawyers Association for fighting for the constitutional rights of people to have a lawyer represent them in court.

"I believe in the constitutional right to have legal representation in the courtroom and the right to have a lawyer or legal aid if you can't afford the legal fees. But if a person can't afford one or doesn't qualify for legal aid, that's where I come in so they won't be left unrepresented."

While Brando stresses he isn't a lawyer, he is a qualified court agent who is able to represent those facing summary convictions punishable by up to six months in prison.

"I just want to help people have access to representation in the justice system. My role is to help people be able to have their day in court, which is a constitutional right, and give them a chance to defend themselves."

Brando says it's important to him to be able to offer his clients a chance in court because he thinks of them as family.

"I know when people are facing some kind of legal trouble it can be a very stressful time and I just want to be able to help them get through it without having to worry about how they're going to pay for it. It's all about the people," Brando says.

Brando commends the Crown attorney's

office for its willingness to discuss resolutions that work for both sides, often saving the courts' time and the expenses of running a trial.

"In each and every case, it's all about best serving my clients," he adds.

Watch for Emmerson Brando on Global TV or visit emmersonbrando.com.



CONTRIBUTED

CONTACT BRANDO

A criminal summary charge is where the crown has elected to proceed by summary conviction where there is no minimum sentence and there is a maximum sentence of up to six months in jail. For additional information and to arrange for a free, one-hour consultation, contact Emmerson Brando at 403-453-1177 or emmerson@emmersonbrando.com.



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Integrated Sustainability thinks outside the box

Company specializes in water and waste

A specialization on both water and waste projects, and outside-the-box project solutions are just some of many things that are making Integrated Sustainability a highly sought-after company experiencing rapid growth.

Integrated Sustainability is rapidly gaining a reputation as an inventive, creative and collaborative provider of water and waste management project solutions that can integrate the full picture.

From world-class, front-end project consulting to regulatory, all the way to engineering and field teams that execute project solutions, Integrated Sustainability has it all, according to company marketing consultant Yves Matson.

"Our goal is to be the premier provider of water and waste project solutions in Western Canada, our customer mix runs from juniors to the biggest majors," Matson says.

Integrated Sustainability was founded in 2010 by Stuart Torr, a 2014 Clean50 honouree, as a niche, full-service, engineering and consulting firm and while it's visibly smaller than the big tier one players, it's already earning accolades and a positive reputation for thinking outside the box.

"Integrated Sustainability is an engineering consultant company that focuses entirely on the life cycle of water. We've brought a unique group of people together that are a real differentiator in the market place," Stuart Torr adds.

"Through a growing reputation for

THEY'RE HIRING

Integrated Sustainability is constantly looking to hire innovative and forward-thinking employees. Visit their website: integratedsustainability.ca/careers.

providing unique and effective solutions to clients throughout the entire life cycle of water projects, the company has grown rapidly. We're a different flavour and we're gaining a lot of traction for getting a little more engaged than the status quo."

The approach taken by the Integrated Sustainability team often helps clients harness the wealth of expertise and ideas within their own companies, providing a critical mass of expertise to develop and realize these ideas to viable and executed solutions.

This ability to listen and incubate ideas already within clients is often the unique element that has caused Integrated Sustainability to receive a high percentage of sole-sourced work.

They may have only been on the scene for about four years, but the Integrated Sustainability team is making its mark in the industry and received OilWeek's rising star 2014 award, a 2014 Clean50 award, and has been selected as a finalist for the Calgary Chamber of Commerce small business of the year award in the breakout business category.



Shout that idea!

At Integrated Sustainability we're looking for both engineers and scientists who have ideas about how to improve industry outcomes and want to action them! Our project achievements are raising eyebrows for their fresh thinking and bold customer collaborations. We need talented people who are looking for a place to unfold their wings, where voicing courageous ideas is rewarded.

Boost your career

At Integrated Sustainability we invest in modern tools geared to client agility. Our approach to project structures and individual roles enables you to tackle special assignments and accelerate your skill development. Our goal is to match your ambition with a career path that realizes your full potential.

Work-Life balance

We're big enough and specialized enough to work on some of the most exciting water projects in Western Canada, but we're also small enough to be a tight knit group of professionals who play and laugh together. Because we respect the commitments you make to life outside the office, we offer flexible schedules and great benefits.



Come and check out our job postings at
IntegratedSustainability.ca/careers



Come and check out our Facebook page
where we show off our work/life balance.



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Lessons from the desert

What will drift away with the desert and stay solid on the ice?

The severe market crash in October 2008 changed my life. I started running to regain my health, both emotional and physical. Shortly after I took my first steps, I ran the Gobi March in China in June '09, followed by the Atacama Crossing in Chile in '10 and the Sahara Race in Egypt in '11. In this post, I share a lesson learned from my experience running deserts.



LESSONS FROM THE DESERT
Stefan Danis
life@metronews.ca

When adversity visits us, it is an invitation to reflect on how we can better prepare to face it effectively.

As I head out to Antarctica for my fourth multi-stage ultra-marathon, even though the race is identical in format to the previous ones, my preparation is vastly different.

For Antarctica, I applied the time-tested and simple review of determining what I will stop, start and continue to do, as well as considering what aspects of my preparation techniques need to be adjusted or changed.

• Stop: Worrying! With experience and confidence, there is no use wasting energy fretting about it. I am just enjoying the journey irrespective of Antarc-



Every new adventure is an opportunity to assess how previous approaches panned out. ISTOCK

tica's unique challenge.

• Start: I run with weight anklets to replicate the snowshoes or heavier shoes with crampons I will need during the race.

• Continue: Being superstitious. I will use the same old and torn backpack.

• Change: I have shortened my running stride to be lighter on the unpredictable snow and ice surface.

When adversity awaits us, be it personally or at work, we are forced to rapidly reclaim time to deal with the new issues we will encounter.

While becoming more effective and efficient might be enough to make it through, to thrive we also need to shed old activities to redirect energy to the new challenge.

In contrast, when not confronted with adversity, the most proactive response is to prepare for what is inevitably coming our way.

If we have already stopped certain activities, thus creating some slack in our routine, it is easier to seize the next challenge and turn it in an opportunity.

STÉFAN DANIS IS THE CEO OF NEXCAREER AND MANDRAKE, AND THE AUTHOR OF GOBI RUNNER.

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'No one had done a conference about black women in tech before'

Lady and the tech.

Kathryn Finney is working to create a support system for minority females in the industry

LAKSHMI
GANDHI

Metro in New York City

When Kathryn Finney founded digitalundivided — an organization devoted to engaging minority communities with the tech world — she didn't know quite what to expect. It was 2012 and it didn't seem like there were a lot of resources available to African-American women in the field.

"We had no idea who was going to come," says Finney of digitalundivided's FOCUS100 conference. "No one had done a conference about black women in tech before."

There's been a lot of talk in recent months about the lack of diversity in tech — and about the lack of female and African American rep-



Kathryn Finney says many people are discouraged from pursuing a career in tech before they even begin. ISTOCK

resentation in that world in particular.

Finney began her site The Budget Fashionista

during the early days of the fashion blogosphere in 2003. She says that she's seen firsthand the challenges that many black female entrepreneurs in tech face.

"I was the only black person at one conference and one of three women," she says, "and I remember just how marginalized we were. Everyone just kind of ignored me."

In the years since then, Finney says she's thought a lot about how other women and people of colour can be given opportunities to break into what is often an insular field.

She says she draws inspiration from the story of her own family in particular.

"My father was a brewer worker and the brew-

ery shut down," she recalls, noting that this was a common story in her hometown of Milwaukee during the 1980s. "My father saw himself as a displaced worker."

The senior Finney managed to meet with an executive at IBM and get an internship at the company at the age of 36. That opportunity launched his second career, eventually landing him at Microsoft. Finney shares these lessons she learned from both her father's story and her own to navigating the world of tech.

Embrace your outsider status

"The best way to handle it is to embrace being the unicorn," says Finney, often the

Create a path for others

- Finney and her group digitalundivided are concentrating on helping women of colour find opportunities that suit them. Part of the problem, she says, is that many people have a misguided idea of what working in the field means and are discouraged from pursuing a career in tech before they even begin. "We have to show people the path and show what the end of the pipeline looks like," says Finney.

only woman of colour in a room of executives. "It's not your job or responsibility to give racial sensitivity lessons. In fact, it distracts you from your ability to grow your business."

Don't try to be the official spokesperson

As many tech companies have gone through some soul-searching about diversity in recent months, there have also been some high-profile comments from some techies decrying the need to recruit from underserved communities. "For the most part I don't engage (with those people)," says Finney. "I don't look at that as my job. Our responsibility isn't to diversify tech. Our goal is to help black women get into the tech pipeline."

Give entrepreneurs the support they need

Creating a strong support system for women in tech, says Finney, is key to success down the line. "You're kind of like the mafia," she says of her group, which is already two years strong. "Once you're in, you don't leave."

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CFL

Eskimos come from behind to beat Roughriders

Mike Reilly staged an 84-yard touchdown drive midway through the fourth quarter to lift the Edmonton Eskimos to a 24-19 victory over the host Saskatchewan Roughriders on Sunday.

Reilly called his own number on the touchdown, a five-yard run that saw him dive across the goal-line.

The Eskimos' defence shut out Kerry Joseph and the Riders' offence until the final minute of the second half, while Reilly and Edmonton's special teams scored 20 unanswered points after halftime en route to their second straight win to improve to 11-5.

Reilly completed 20 of 30 pass attempts for 260 yards and an interception.

THE CANADIAN PRESS

Conditioning stint

Canucks send Horvat to AHL

The Vancouver Canucks have assigned centre Bo Horvat to the Utica Comets of the American Hockey League on a conditioning assignment.

Horvat, 19, had one goal in five pre-season games with the Canucks. Last season he appeared in 54 games for the OHL London Knights, collecting a career-high 74 points (30 goals, 44 assists) and 36 penalty minutes.

The six-foot-one, 216-pound centre was originally selected by Vancouver ninth overall in the 2013 NHL draft.

THE CANADIAN PRESS



Flames rookie Johnny Gaudreau scores his first goal of the season on the Jets' Ondrej Pavelec in the second period Sunday night at MTS Centre. MARIANNE HELM/GETTY IMAGES

Flames' 6-minute flurry destroys Jets

NHL. Calgary put three past Pavelec in middle frame, silencing Winnipeg faithful

Mason Raymond had a goal and two assists as the Calgary Flames handed the Winnipeg Jets their fourth straight loss with a 4-1 victory on Sunday.

Dennis Wideman, Johnny Gaudreau and Raymond scored on Ondrej Pavelec in a span of six minutes and 42 seconds in the second period

On Sunday

4	1
Flames	Jets

as Calgary (4-3-0) finished a six-game road trip with a fourth win away from home.

T.J. Brodie scored Calgary's other goal to add to his career-high six-game point streak. Wideman and Gaud-

reau, who was benched for the last game, also each had an assist.

Flames netminder Jonas Hiller stopped 34 shots, letting only Mark Scheifele score in the first period for Winnipeg (1-4-0).

Pavelec faced 29 shots.

It was the second game of a five-game homestand for Winnipeg, which hosts Carolina on Tuesday.

The Flames return home for five games, beginning Tuesday against Tampa Bay.

Scheifele scored his first goal of the season after Ma-

thieu Perreault passed the puck from behind the net to Blake Wheeler at the right side. Wheeler then sent it across to Scheifele for a high shot into the side of the net at 10:28 of the first.

After opening their season with a 6-2 win over Arizona, the Jets have scored only two goals in their four-game losing skid.

Winnipeg had a goal reviewed and disallowed earlier in the first when defenceman Anthony Peluso rifled a shot that hit the crossbar and then the post. **THE CANADIAN PRESS**

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Rams' bag of tricks grounds Seahawks

NFL. Trickery on special teams helps St. Louis send defending champs down to 3-3

Walking off the field, his back to the huddle, Austin Davis had no idea the St. Louis Rams would gamble in this spot. Not backed up at their 18.

The quarterback glanced back in surprise to see Johnny Hekker, arm cocked, about to let one go.

It certainly surprised the Seattle Seahawks, even though they've seen it before.

"That's pretty sweet," Hekker said of the pass to a wide-open Benny Cunningham that helped the Rams run out the clock and beat the defending Super Bowl champions 28-26 on Sunday. "We've been practising that play for a long time."

Hekker is a former high



metro AR Rams defenders Robert Quinn, top, and Marcus Roberson bring down the Seahawks' Kevin Norwood on Sunday in St. Louis. The Rams won 28-26. Scan the image with the Metro News app for more scores from the NFL on Sunday. DILIP VISHWANATH/GETTY IMAGES

school quarterback and is the holder on place kicks. His TD pass on a fake field goal to Danny Amendola, who'd pre-

tended to jog off the field, was the go-ahead score and the lone touchdown for the Rams in a 19-13 win over Seattle in Sep-

tember 2012.

The Seahawks were familiar with the fake punt/pass but didn't expect trickery in that situation. They got fooled more than once.

Stedman Bailey had a 90-yard touchdown on a trick return that had the Seahawks thinking another player was going to field the punt. Cunningham had a 75-yard kickoff return on a squibbed kick that had rolled into the end zone and perhaps put the Seahawks on their heels. It set up an early touchdown for the Rams (2-4).

The Rams won for just the third time in 19 games against Seattle. They scored more than 20 points against Seattle for the first time in 15 meetings since 2006.

"It was great execution by them on a couple different scenarios," Seahawks coach Pete Carroll. "It made a huge difference in this game."

THE ASSOCIATED PRESS



Manning: 509 TDs to eternity

Denver's Peyton Manning, right, is congratulated by San Francisco's line-backer Aaron Lynch after a touchdown pass on Sunday, in Denver. Manning threw his 509th touchdown pass in the game to break Brett Favre's all-time record for touchdown passes. DAVID ZALUBOWSKI/THE ASSOCIATED PRESS

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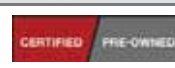
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Horoscopes by Sally Brompton

♈ Aries

March 21 - April 20

A friend will offer you advice you should act on. The solution may be painful in the short-term but if you leave a financial issue unresolved it could be hugely costly in the long-term.

♉ Taurus

April 21 - May 21

There may be many things that interest you but there is only one thing that demands your attention. A serious matter needs to be dealt with today.

♊ Gemini

May 22 - June 21

You may have to cut back on your commitments to save time and money but don't overdo it. Jupiter, planet of excess, is strong in your chart today, so you could go too far.

♋ Cancer

June 22 - July 23

You are in a practical frame of mind and that's good because there are everyday issues that need to be dealt with. Focus especially on money matters over the next 24 hours.

♌ Leo

July 24 - Aug. 23

You can be brutally honest and with communications planet Mercury linked to Jupiter, planet of excess, today it is likely you will say something that shocks those around you. Good!

♍ Virgo

Aug. 24 - Sept. 23

Think deeply about what you are doing and where you are going. It's sensible to take stock once in a while.

♎ Libra

Sept. 24 - Oct. 23

Be careful you don't let an opportunity that is tailor-made for your needs slip by without taking advantage of it.

♏ Scorpio

Oct. 24 - Nov. 22

You seem to be having serious misgivings about what a loved one is proposing to do and it is your duty to speak up about it.

♐ Sagittarius

Nov. 23 - Dec. 21

Slow down a bit and prepare yourself, mentally, emotionally and physically, for the exertions that lie ahead. Don't get involved in anything that is likely to drain your energy.

♑ Capricorn

Dec. 22 - Jan. 20

The news you receive today may not be to your liking but you will still have plenty of time to adjust. Patience is not only a virtue but a necessity if you are to make progress over the next few weeks.

♒ Aquarius

Jan. 21 - Feb. 19

Don't listen to those who say you should be different. You don't need to play a role to make your mark. Act in a way that feels natural to you, not in a way you feel is expected.

♓ Pisces

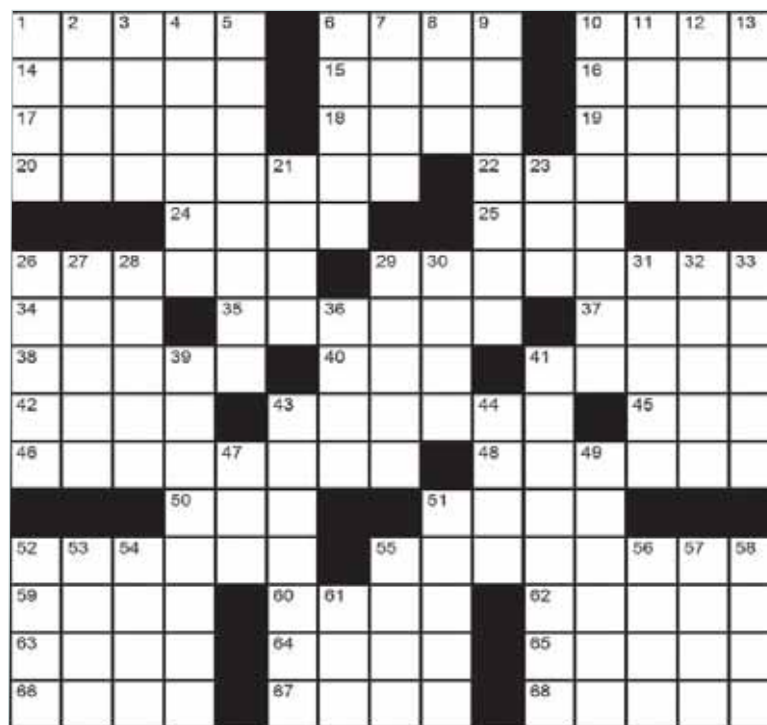
Feb. 20 - March 20

Life may be unpredictable but that's one of the things that makes it interesting. The planets warn you need to accept that even unsettling events have their place in the cosmic plan.

Crossword: Canada Across and Down by Kelly Ann Buchanan

Across

1. Rock band, Papa _____
6. Canadian Hip-Hop artist, _____ 65
10. Canadian filmmaker Mr. Sennett
14. Sum 41's "____ Deep"
15. Time Machine people
16. Exuberance
17. Catwalk walk
18. Steven _____, Canadian violinist
19. Pharmacy amount
20. Villain's expression when pleased: 2 wds.
22. German author of The Sorrows of Young Werther
24. Barrel
25. Winter's first mo.
26. Sherwood Forest: Maid _____
29. S.S. _____, Canadian ship (named after a character in Shakespeare's The Winter's Tale) which sank in 1918 off Cappahayden, Newfoundland
34. High card
35. Parchment paper
37. Ms. Campbell
38. Scrumptious
40. All-you-can-what?
41. Tree beavers like
42. Virginia willow
43. CNN host Mr. Zakaria



45. Amateur antonym [abbr.]
46. Montreal street; or, actor Jesse
48. Sci-Fi thriller of 2004 filmed in Ottawa
50. Spencer Davis Group's "____ Man"
51. David _____ (Yahoo! co-founder)

52. Sauce sort
55. "Penny _____" (Horror series)
59. Queen in Disney's "Frozen" (2013)
60. Italian saint Philip
62. Mad
63. Ms. McEntire
64. Previous partners
65. Faring

66. Therefore: French
67. Actor Rob
68. Fiction's Jane's _____
- Down
1. Climb
2. A-ha's "The Sun Always Shines _____"
3. Longfellow's bell town
4. Anne Murray's "____"

- _____ Have This Dance"
5. Poutine component: 2 wds.
6. Darken
7. _____ Bator, Mongolia
8. Bilk
9. Mixed Martial Arts drama starring Nick Jonas, on Bravo
10. _____ Sans Frontières

- = Doctors Without Borders
11. Care-_____ (Care Bears home)
12. Money
13. _____ socks
21. Ancient symbol
23. Atop, in verse
26. Ms. Bialik of "The Big Bang Theory"
27. Razor-sharp
28. Convened again
29. Emergency light signal
30. Plucked instrument
31. One of The Marx Brothers
32. All
33. Comedian Jay's
36. Fall fall-ee
39. Canadian fiddler Ashley
41. Toronto street; or, Ms. Kane who stars as Mary on "Reign"
43. Pajamas fabric
44. Ms. Falco
47. Friend: French
49. _____ Valley, in western Newfoundland
51. Bichon _____ (Small dog)
52. Grazing group
53. Margarine
54. Paperback's ID
55. Mr. Carey
56. Reasonable
57. _____ Reader (Alternative press magazine)
58. Endurance/longevity
61. Prefix to 'skeleton'

Friday's Crossword



Online

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Sudoku

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